

## Claims

What is claimed is:

- 1 1. A method for managing an equity loan to a borrower comprising the steps  
2 of:  
3 calculating an equity value of property owned by the borrower;  
4 calculating a loan-to-value ratio of the property;  
5 determining whether to grant the equity loan based on the loan-to-value  
6 ratio of the property;  
7 financing an escrow account with a principal of the equity loan;  
8 purchasing a commercial annuity using the principal of the equity loan;  
9 and  
10 making a periodic payment against the equity loan using proceeds of the  
11 commercial annuity.  
12
- 1 2. The method of claim 1 wherein the determining step is based on whether  
2 the loan-to-value-ratio exceeds a threshold value.  
3
- 1 3. The method of claim 2 wherein the threshold value does not exceed 0.60.  
2
- 1 4. The method of claim 1 further comprising:  
2 calculating a total of other outstanding debts of the borrower; and  
3 eliminating the total of other outstanding debts using the contents of the  
4 escrow account.

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1 5. The method of claim 4, wherein the outstanding debts include at least one  
2 of unpaid real estate taxes, insurance, and utility bills.

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1 6. The method of claim 1 further comprising eliminating incurred debts using  
2 the proceeds of the commercial annuity.

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7. The method of claim 6, wherein the purchasing step is performed assuming  
a periodic increase in the incurred debts.

8. The method of claim 1, wherein the directing step is performed on a  
monthly basis.

1 9. A data processing system for managing an equity loan to a borrower  
2 comprising:  
3 a data store;  
4 an input device for collecting and inputting into the data processing  
5 system a set of data associated with a request for the equity loan;  
6 and  
7 a processing module comprising:  
8 a processor; and  
9 memory operatively coupled to the processing module, wherein the  
10 memory stores operational instruction to cause the  
11 processing module to:  
12 calculate an equity value of property owned by the borrower;  
13 calculate a loan-to-value ratio of the property;  
14 determine whether to grant the equity loan based on the  
15 loan-to-value ratio of the property;  
16 create an escrow account for the borrower;  
17 finance the escrow account with a principal of the equity  
18 loan;  
19 record receipt of proceeds of a commercial annuity; and  
20 make a periodic payment against the equity loan using the  
21 proceeds of the commercial annuity.  
22

1 10. The data processing system of claim 9, wherein the memory stores further  
2 operational instructions to cause the processing module to determine  
3 based on whether the loan-to-value-ratio does not exceed a threshold  
4 value.

1 11. The data processing system of claim 10, wherein the threshold value is  
2 0.60.

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1 15. The data processing system of claim 9, wherein the memory stores further  
2 operational instructions to cause the processing module to direct annuity  
3 payments on a monthly basis.  
4

1 16. The data processing system of claim 9 further comprising a remote  
2 network access device operatively coupled to the processor.

1 17. The data processing system of claim 9 further comprising a display device  
2 operatively coupled to the processor.  
3

1 18. The data processing system of claim 9 further comprising a printing device  
2 operatively coupled to the processor.  
3

1 19. The data processing system of claim 9 further comprising a removable  
2 media storage device operatively coupled to the processor.  
3

1 20. A program storage device readable by a machine, tangibly embodying a  
2 program of instructions executable by the machine to perform method  
3 steps for managing an equity loan to a borrower, the method steps  
4 comprising:  
5 calculating an equity value of property owned by the borrower;  
6 calculating a loan-to-value ratio of the property;  
7 determining whether to grant the equity loan based on the loan-to-value  
8 ratio of the property;  
9 creating an escrow account for the borrower;  
10 financing the escrow account with a principal of the equity loan;  
11 recording receipt of proceeds of a commercial annuity; and  
12 making a periodic payment of the equity loan with the proceeds of the  
13 commercial annuity.

1 21. The program storage device of claim 20, wherein the step of determining  
2 includes evaluating whether the loan-to-value-ratio exceeds a threshold  
3 value.

1 22. The program storage device of claim 21, wherein the threshold value does  
2 not exceed 0.60.

1 23. The program storage device of claim 20, wherein the method steps further  
2 comprise:  
3 calculating a total of other outstanding debts of the borrower; and  
4 eliminating the total of other outstanding debts using the contents of the  
5 escrow account.

6  
1 24. The program storage device of claim 23, wherein the outstanding debts  
2 include at least one of unpaid real estate taxes, insurance, and utility  
3 bills.  
4

5  
1 25. The program storage device of claim 20, wherein the memory stores  
2 further operational instructions to cause the processing module to  
3 eliminate incurred debts using the proceeds of the commercial annuity.  
4

1 26. The program storage device of claim 20, wherein the memory stores  
2 further operational instructions to cause the processing module to direct  
3 annuity payments on a monthly basis.